**B9A (Official Form 9A)** (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number 13-13664-lbr

#### UNITED STATES BANKRUPTCY COURT District of Nevada

# Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/26/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Case documents may be viewed at www.nvb.uscourts.gov.

**Important Notice to Individual Debtors:** Debtors who are individuals must provide government—issued photo identification and proof of social security number at the meeting of creditors. Failure to do so may result in dismissal of their case.

## Creditors — Do not file this notice in connection with any proof of claim you submit to the court. See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

TANYA ELAINE ASHLEY-CARTER

aka TONYA CARTER

536 FELIZ CONTADO COURT

HENDERSON, NV 89015

10 10 ( ) 1	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos:	
Judge: LINDA B. RIEGLE	xxx-xx-6566	
FRANK J. SORRENTINO 1118 E CARSON AVE.	Bankruptcy Trustee (name and address): DAVID A ROSENBERG 5030 PARADISE RD, #B–215 LAS VEGAS, NV 89119 Telephone number: (702) 405–7312	

## **Meeting of Creditors**

Date: May 31, 2013 Time: 08:00 AM

Location: 300 Las Vegas Blvd., South, Room 1500, Las Vegas, NV 89101

### Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

#### **Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines: **Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 7/30/13** 

#### **Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

## **Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

## Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

## **Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

	For the Court: Clerk of the Bankruptcy Court: May a Schoff
	Mary A. Schott
Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: 4/30/13

<u> </u>	EXPLANATIONS	B9A (Official Form 9A) (12/12)
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, Uniby or against the debtor(s) listed on the front side, and an order for relief	
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Conthis case.	sult a lawyer to determine your rights in
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Commontacting the debtor by telephone, mail or otherwise to demand repayment obtain property from the debtor; repossessing the debtor's property; startiand garnishing or deducting from the debtor's wages. Under certain circuit days or not exist at all, although the debtor can request the court to extend	ent; taking actions to collect money or ing or continuing lawsuits or foreclosures; imstances, the stay may be limited to 30
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a nathe Bankruptcy Code. The debtor may rebut the presumption by showing	
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed in a joint case) must be present at the meeting to be questioned under our are welcome to attend, but are not required to do so. The meeting may be specified in a notice filed with the court.	th by the trustee and by creditors. Creditors
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay control of claim at this time. If it later appears that assets are available to petelling you that you may file a proof of claim, and telling you the deadlin notice is mailed to a creditor at a foreign address, the creditor may file a deadline.  Do not include this notice with any filing you make with the court.	ay creditors, you will be sent another notice the for filing your proof of claim. If this
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your never try to collect the debt from the debtor. If you believe that the debto Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable (6), you must file a complaint — or a motion if you assert the discharge — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Dischargeability of Certain Debts" listed on the front of this form. The bacomplaint or motion and any required filing fee by that deadline.	or is not entitled to receive a discharge under the under Bankruptcy Code \$523(a)(2), (4), or should be denied under \$727(a)(8) or (a)(9) as Discharge or to Challenge the
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exem to creditors. The debtor must file a list of all property claimed as exempt. clerk's office. If you believe that an exemption claimed by the debtor is n objection to that exemption. The bankruptcy clerk's office must receive the Exemptions listed on the front side.	You may inspect that list at the bankruptcy of authorized by law, you may file an
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bank on the front side. You may inspect all papers filed, including the list of the property claimed as exempt, at the bankruptcy clerk's office or at www.	ne debtor's property and debts and the list of
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have case.	any questions regarding your rights in this

## EXPLANATIONS (CONTINUED)

**B9A** (Official Form 9A) (12/10)

#### Trustee Information

The United States Trustee has appointed the herein named person as interim trustee effective the date of filing as shown on page 1 of this form. The case is covered by a trustee's blanket bond, the original of which is on file with the court.

The trustee may abandon property of the estate that is burdensome or is of inconsequential value and benefit to the estate without further notice of abandonment, pursuant to 11 U.S.C. Section 554(a). Further notice will be provided upon request only. Any non–exempt property scheduled, but not administered at the time of closing of a case will be deemed abandoned pursuant to 11 U.S.C. Section 554(c).

Please note that the trustee may use, sell or lease all non-exempt property of the estate which has an aggregate value of less than \$2,500 WITHOUT FURTHER NOTICE TO CREDITORS. Pursuant to Federal Bankruptcy Rule 6004(d) any objection to the sale of estate property may be filed and served by a party in interest within 25 days of the mailing of this Notice of Commencement of Case.

Refer to Page 1 for Important Deadlines and Notices